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**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3691**

PATENT  
Attorney Docket No.: 020375-000220US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH  
STORED VALUE FUND

Customer No.: 20350

Confirmation No.: 1069

Examiner: Olabode Akintola

Art Unit: 3691

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3691**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed August 6, 2008 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.